

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: SANDRA KAY COSEY	§	Case No.: 08-31157
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	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2008.
- 2) This case was confirmed on 01/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/17/2011.
- 5) The case was converted on 07/06/2011.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 33
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 40,849.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 35,130.24
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 35,130.24</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,274.83
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,774.83**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
GMAC MORTGAGE CORPOR	SECURED	75,440.00	75,046.63	.00	20,847.44	.00
GMAC MORTGAGE CORPOR	SECURED	2,000.00	75,046.63	.00	.00	.00
GMAC MORTGAGE	UNSECURED	2,000.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	23,300.00	23,672.00	23,672.00	3,011.31	.00
EQUIFAX	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,900.00	7,460.24	7,460.24	949.03	.00
FNB OMAHA	UNSECURED	19,600.00	19,537.86	19,537.86	2,485.41	.00
SPIRIT OF AMERICA/LA	UNSECURED	400.00	115.68	115.68	.00	.00
SEARS/CBSD	UNSECURED	10,830.00	NA	NA	.00	.00
SOCIAL SECURITY ADMI	UNSECURED	9,000.00	NA	NA	.00	.00
TRANS UNION CREDIT I	OTHER	NA	NA	NA	.00	.00
TRW CONSUMER ASSISTA	OTHER	NA	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	24,600.00	24,072.31	24,072.31	3,062.22	.00
UNVL/CITI	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	20,847.44	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	.00	20,847.44	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	74,858.09	9,507.97	.00

**Disbursements:**

Expenses of Administration	\$ 4,774.83	
Disbursements to Creditors	\$ 30,355.41	
<b>TOTAL DISBURSEMENTS:</b>		\$ 35,130.24

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/03/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.